## Remarks

The present Response is to the Office Action mailed 03/06/2009. Claims 1-8, 13-15, 18-23 and 25-27 are presented for examination.

## Response to Amendment

Claims 1-8, 13-15, 18-23, and 25-27 are pending. This action is in response to the remarks received November 20, 2008.

## Response to Arguments

The rejection of claims 1-8, 13-15, 18-23, and 25-27 are rejected under 35 U.S.C. 102(e) as being anticipated by Starr (US 6,606,606) is maintained.

Applicant's arguments filed November 20, 2008 have been fully considered but they are not persuasive.

In response to the arguments concerning the previously rejected claims the following comments are made:

A.) In response to applicant's arguments, the recitation more than one electronic interface accessible to the user is provided has not been given patentable weight because the recitation occurs in the preamble. A preamble is generally not accorded any patentable weight where it merely recites the purpose of a process or the intended use of a structure, and where the body of the claim does not depend on the preamble for completeness but, instead, the process steps or structural limitations are able to stand alone. See *In re Hirao,* 535 F.2d 67,190 USPQ 15 (CCPA 1976) and *Kropa v. Robie,* 187 F.2d 150, 152, 88 USPQ 478, 481 (CCPA 1951).

B.) Applicant alleges that the prior art made of record fails to teach main interface for registering all user accounts. The examiner disagrees with applicant's representative since Starr teaches main interface for registering all user accounts when he discloses login process (col. 10, lines 4-12: figs. 4-5). In other words, Starr teaches a login data for accessing an on-line financial service provided by the financial service provider. The login of can include a telephone number, user account identifier, password, or

any other information necessary for the server to act as the subscriber's proxy in accessing the online financial services provided by the financial service provider.

C.) Applicant alleges that the prior art made of record fails to teach cobranded electronic interface supported by back-end software, the cobranded interface. The examiner disagrees with applicant's representative since Starr cobranded electronic interface supported by back-end software, the cobranded interface when he discloses information stored within a database (col. 9, lines 20-45). In other words, Starr teaches instruction generator employs the information stored within a database to generate instructions for the financial service provider.

D.) Applicant alleges that the prior art made of record fails to teach direct linking between the main, cobranded, and institution-specific interfaces. The examiner disagrees with applicant's representative since Starr direct linking between the main, cobranded, and institution-specific interfaces when he discloses different user interfaces (col. 6, lines 52-67). In other words, Starr teaches interface to a subscriber and the subscriber can select from the interface a financial transaction to perform, wherein the selected transaction involves a plurality of sub transactions, occurring between the system, and the involved financial service providers.

With regards to the claims rejected as taught by Starr, the examiner would like to point out that the reference teaches the claimed limitations and thus provides adequate support for the claimed limitations. Therefore, the examiner maintains that Starr taught the claimed limitations as restated below.

**Applicant's response:**

Regarding item A.) applicant herein amends the independent claims to positively recite more than one electronic interface accessible to the user. Therefore, the Examiner should give the limitation patentable weight.

Regarding item B.) Applicant's original argument provided in context recites:

*"The Examiner states Starr teaches, "a main electronic interface supported by back-end software, the main interface for registering all user accounts into at least one portfolio group, the accounts accessible in detail through the main interface (figs. 4-5);" Applicant argues that Figs. 4-5 and their accompanying text in Starr's disclosure fail to teach or suggest that the users may access registered accounts in detail via a main interface. Starr's interface, as depicted in Fig. 4 merely lists users and restricted access to services and accounts by Starr's service. FIG. 5 of Starr teaches that the server **14** can present to the subscriber **12** an HTML page that includes graphical control elements <u>which allow the subscriber **12** to instruct the application server to implement functions related to the subscriber's core account</u>. Applicant argues that the application server of Starr is the only entity that ever accesses accounts via the main interface. There is no teaching or suggestion in Starr of allowing a user to access his or her financial accounts directly, through the main interface of Starr."*

Unfortunately the Examiner only responded to a small portion of the presented argument. The art of Starr does teach only one interface accessible by a user. Said interface fails to teach or suggest the functionality of applicant's main interface, as claimed.

Regarding item C.), applicant's claims, as amended, recite that the interfaces are accessible by a user, therefore, the database of Starr cannot be relied upon as teaching any kind of interface claimed by applicant because the instruction generator accesses the database, not the user.

Regarding item D.) The Examiner maintains that Starr teaches different user interfaces (<u>col. 6, lines 52-67</u>). Applicant argues that this portion of Starr clearly teaches FIG. 2 depicts a data flow diagram wherein a subscriber 12 employs <u>a user interface 32</u> to provide user input to the server 14. User interface 32 is the only interface available to a user in the teaching of Starr. The server of Starr may access other user accounts on behalf of the user, but the user only accesses the main interface 32 of Starr.

## Claim Rejections - 35 USC § 102

Claims **1-8, 13-15, 18-23,** and **25-27** are rejected under 35 U.S.C. 102(e) as being anticipated by Starr (US 6,606,606).

Re claims **1, 13,** and **20,** Starr teaches a system for updating parameters of financial transactions associated with financial services initiated and completed on behalf of or directly by a user through access to a data-packet-network into more than one electronic interface accessible to the user is provided (abstract) comprising:

a main electronic interface supported by back-end software, the main interface for registering all user accounts into at least one portfolio group, the accounts accessible in detail through the main interface (figs. 4-5);

at least one cobranded electronic interface supported by back-end software, the cobranded interface mirroring the accounts registered in the main electronic interface (col. 2, line 51 to col. 3, line 32); and

a plurality of institution-specific electronic interfaces for providing direct account registration, reporting, and maintenance specific to accounts provided by the associated institutions, characterized in that through direct linking between the main, cobranded, and institution-specific interfaces, any parameters associated with any action initiated to a specific account through any of the interfaces is immediately propagated to the other interfaces (col. 6, line 53 to col. 7, line 20).

Re claims **2, 7, 14,** and **21,** Starr teaches data-packet-network is the Internet network (col. 10, lines 12-51; fig. 2).

Re claims **3, 15, 18, 22,** and **25,** Starr teaches main, cobranded, and institution-specific interfaces are HTML interfaces served by file servers operating on the Internet (figs. 1-2 and 5).

Re claims **4** and **23,** and, Starr teaches back-end software supporting the main and the cobranded interfaces is the same back-end software (col. 2, line 51 to col. 3, line 3).

Re claims **5-6** and **27,** Starr teaches cross-linking between the main, cobranded, and institution-specific interfaces is accomplished through hyper linking data within the respective interfaces (col. 4, lines 26-57).

Re claims **8, 19,** and **26,** Starr teaches direct linking between the main, cobranded, and institution-specific interfaces is through embedded function (<u>fig. 2</u>).


**Applicant's response:**

Applicant points out that the abstract of Starr clearly teaches that the system provides one interface to a subscriber and the subscriber can select from the interface a financial transaction to perform, wherein the selected transaction involves a plurality of sub transactions, occurring between the system, and the involved financial service providers.

The Examiner states Starr teaches, "a main electronic interface supported by back-end software, the main interface for registering all user accounts into at least one portfolio group, the accounts accessible in detail through the main interface (figs. 4-5);" Applicant argues that Figs. 4-5 and their accompanying text in Starr's disclosure fail to teach or suggest that the users may access registered accounts in detail via a main interface. Starr's interface, as depicted in Fig. 4 merely lists users and restricted access to services and accounts by Starr's service. FIG. 5 of Starr teaches that the server **14** can present to the subscriber **12** an HTML page that includes graphical control elements <u>which allow the subscriber **12** to instruct the application server to implement functions</u> <u>related to the subscriber's core account</u>. Applicant argues that the application server of Starr is the only entity that ever accesses accounts via the main interface. There is no teaching or suggestion in Starr of allowing a user to access his or her financial accounts directly, through the main interface of Starr.

Applicant herein amends claims 1, 13 and 20 to specifically and positively recite that a plurality of electronic interfaces are accessible by a user. The Examiner states Starr teaches, "at least one cobranded electronic interface supported by back-end software, the cobranded interface mirroring the accounts registered in the main electronic interface (<u>col. 2, line 51 to col. 3, line 32</u>). The Examiner provides the entire summary of Starr's specification to teach applicant's claimed co-branded interface without any explanation or at least pointing out in the relied portion of Starr applicant's claimed co-branded

interface. Applicant claims a main electronic interface, a co-branded interface and a plurality of institution-specific electronic interfaces for providing direct account access. The Examiner has failed to demonstrate wherein Starr applicant's claimed interfaces are taught. Applicant made this argument in the previous response, and the Examiner still refrains from specifically pointing out where applicant's claimed "at least one cobranded electronic interface supported by back-end software" is taught. Applicant argues that transaction information and access to user accounts is performed by server 14 and between service providers, which cannot read on an interactive electronic cobranded interface, accessible by the user, having back-end software connected to the main interface.

The Examiner states Starr teaches, "characterized in that through direct linking between the main, cobranded, and institution-specific interfaces, any parameters associated with any action initiated to a specific account through any of the interfaces is immediately propagated to the other interfaces (col. 6, line 53 to col. 7, line 20).

Applicant does not claim an ability to perform basic communication of instructions to outside financial institutions via dedicated communication paths in order to perform a task, such as pay payroll as in Starr. In applicant's invention, as claimed, a plurality of institution-specific electronic interfaces for providing direct account registration, reporting, and maintenance specific to accounts provided by the associated institutions, characterized in that through direct linking between the main, cobranded, and institution-specific interfaces, any parameters associated with any action initiated to a specific account through any of the interfaces is immediately propagated to the other interfaces. For example, in applicant's invention a residential address change to one account through one of claimed interfaces would be immediately be propagated to the other accounts via direct communication between their interfaces… the same interfaces accessible by the users to access their accounts. What the Examiner does not seem to understand is that, in applicant's invention there are a plurality of interfaces accessible to a user like interface 32 at server 14 of Starr, only the interfaces manage financial portfolios for the user and are linked by back-end software.

The unique aspect of the present invention is not the appearance or functionality of a main interface, as in Starr, but the automated updating capability across multiple interfaces made possible by the portfolio synchronizing feature functioning in conjunction with the portfolio tracker 227.

Applicant believes claims 1, 13 and 20, as amended and argued above, are clearly patentable over Starr. Claims 2-8, 14-15, 18-19, 21-23 and 25-27 are patentable on their own merits, or at least as depended upon a patentable claim.

## Summary

As all of the claims, as amended and argued above, have been shown to be patentable over the art presented by the Examiner, applicant respectfully requests reconsideration and the case be passed quickly to issue.

If any fees are due beyond fees paid with this amendment, authorization is made to deduct those fees from deposit account 50-0534. If any time extension is needed beyond any extension requested with this amendment, such extension is hereby requested.

Respectfully submitted,
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